

Fig. 1

Consumer Software Initialization

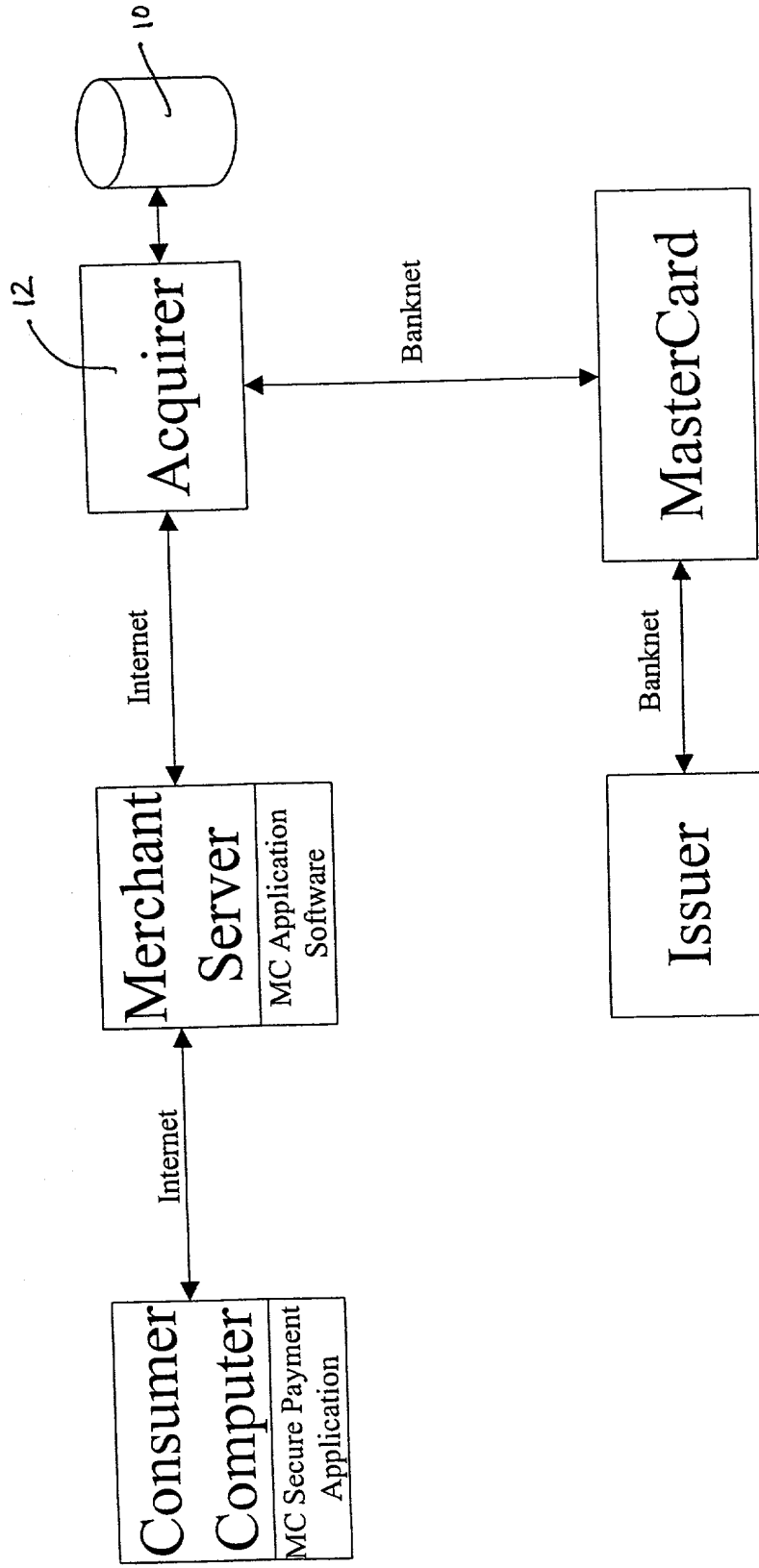


Fig. 2a

Secret Key Authentication

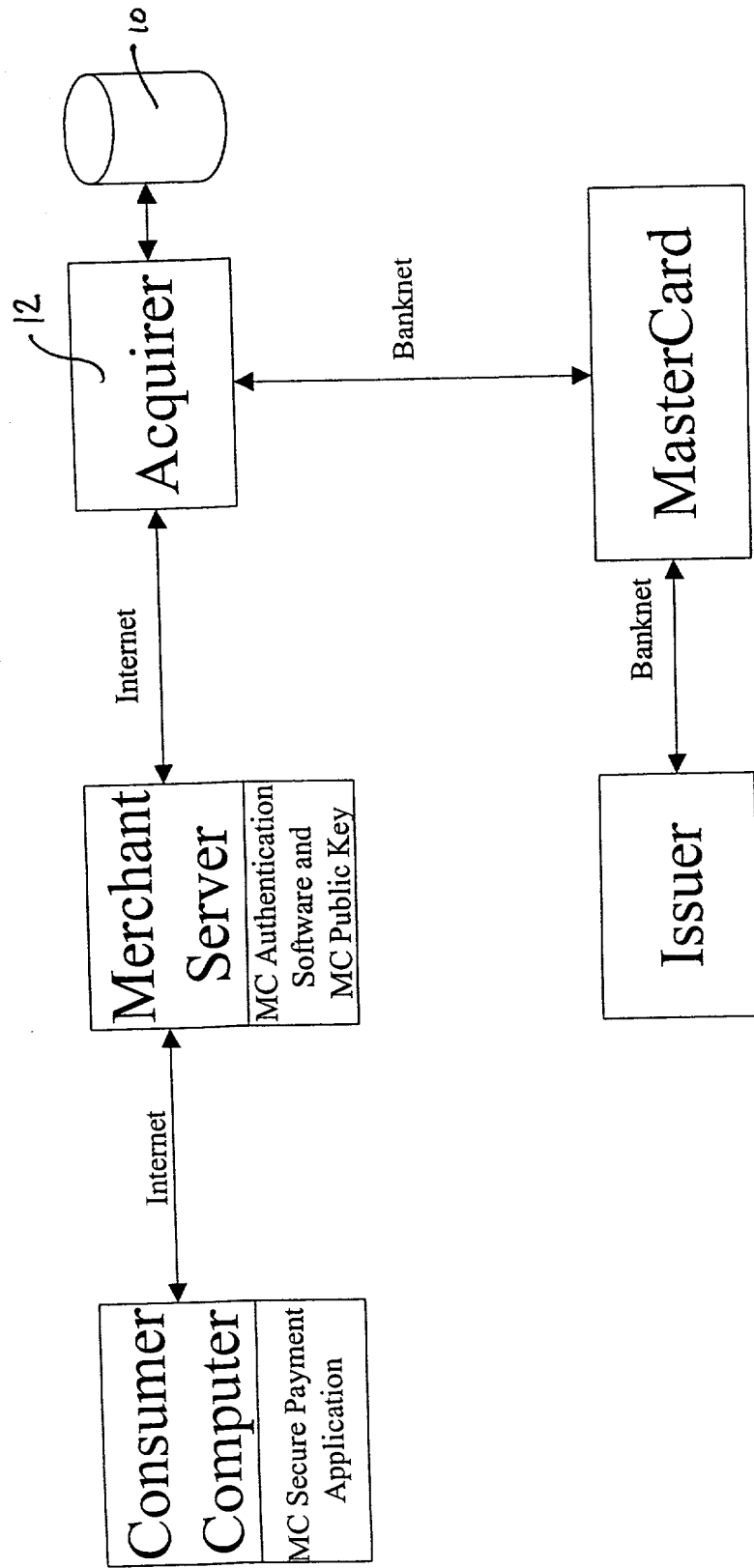


Fig. 2b

Public Key Authentication

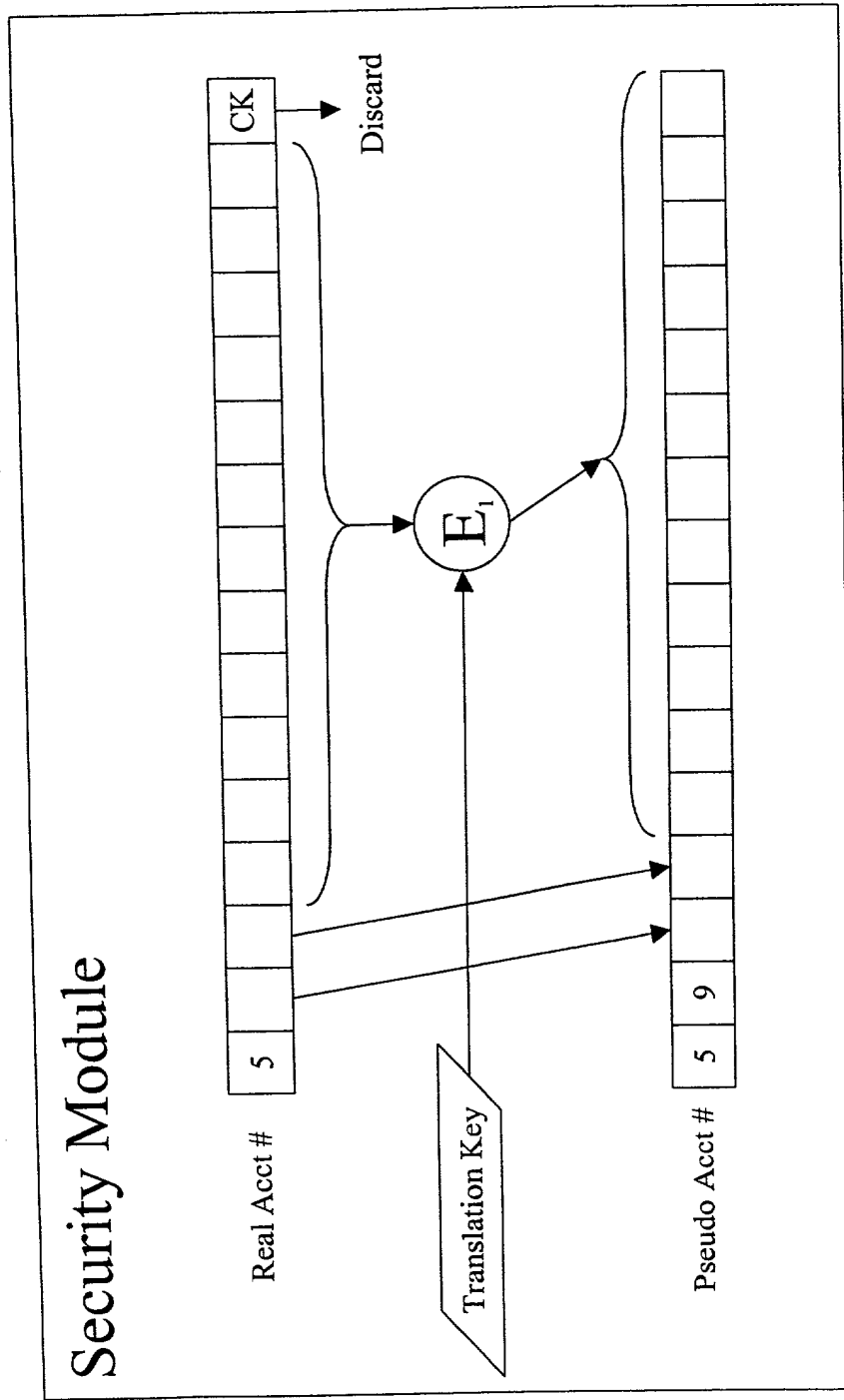


Fig. 3a

Pseudo Acct No. Generation

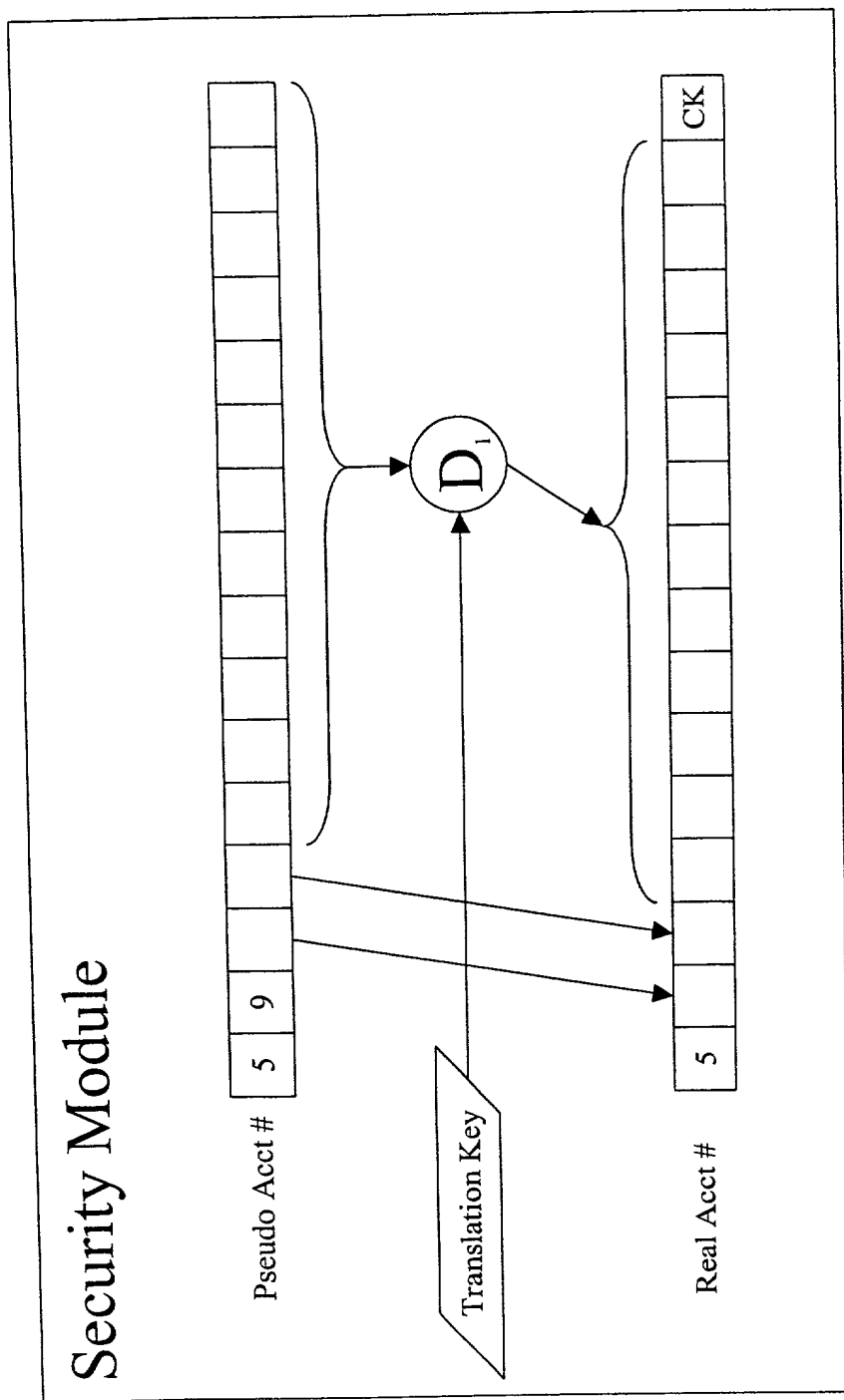


Fig. 3b

Real Acct No. Generation

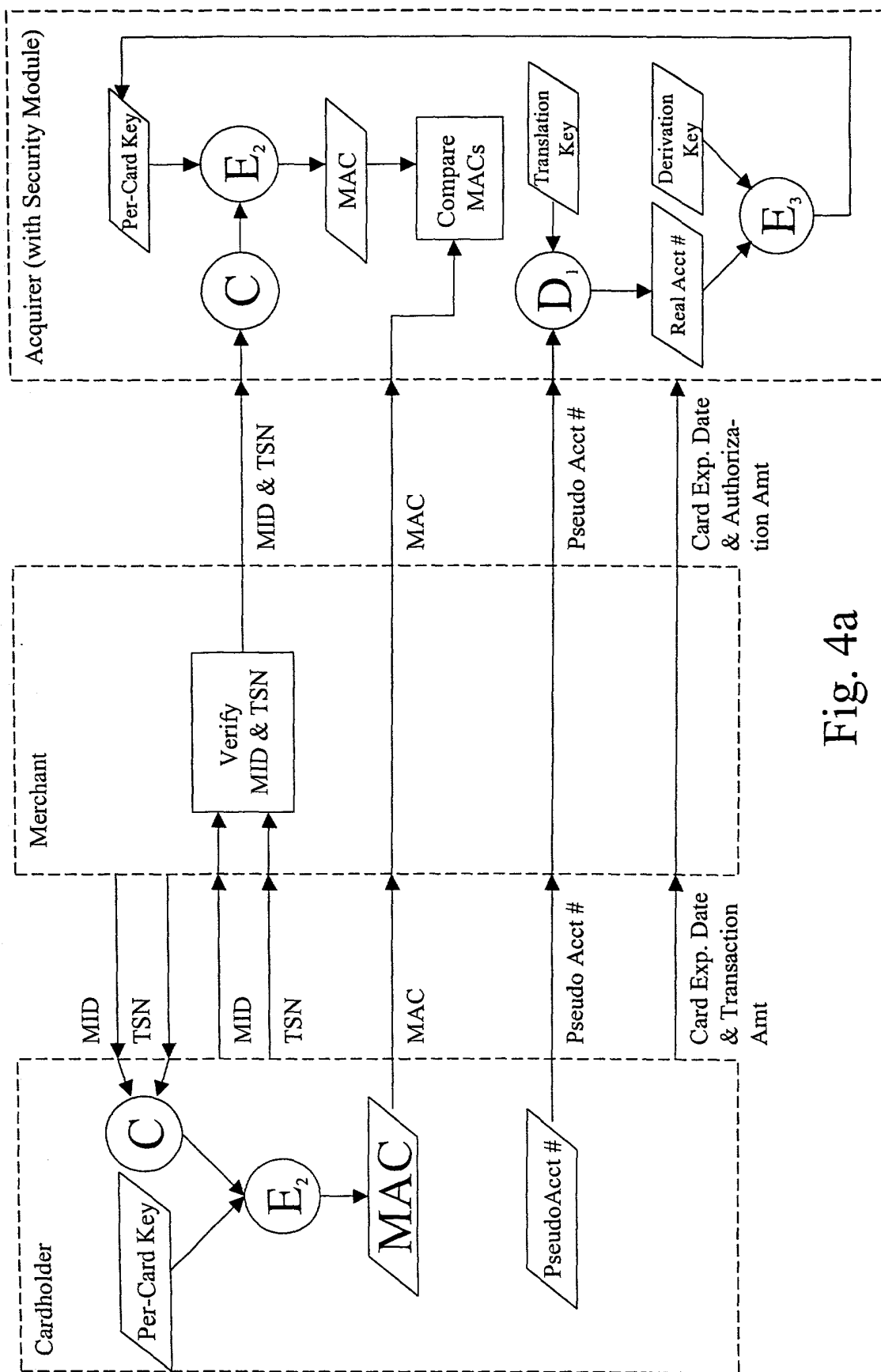


Fig. 4a

Secret Key Authentication

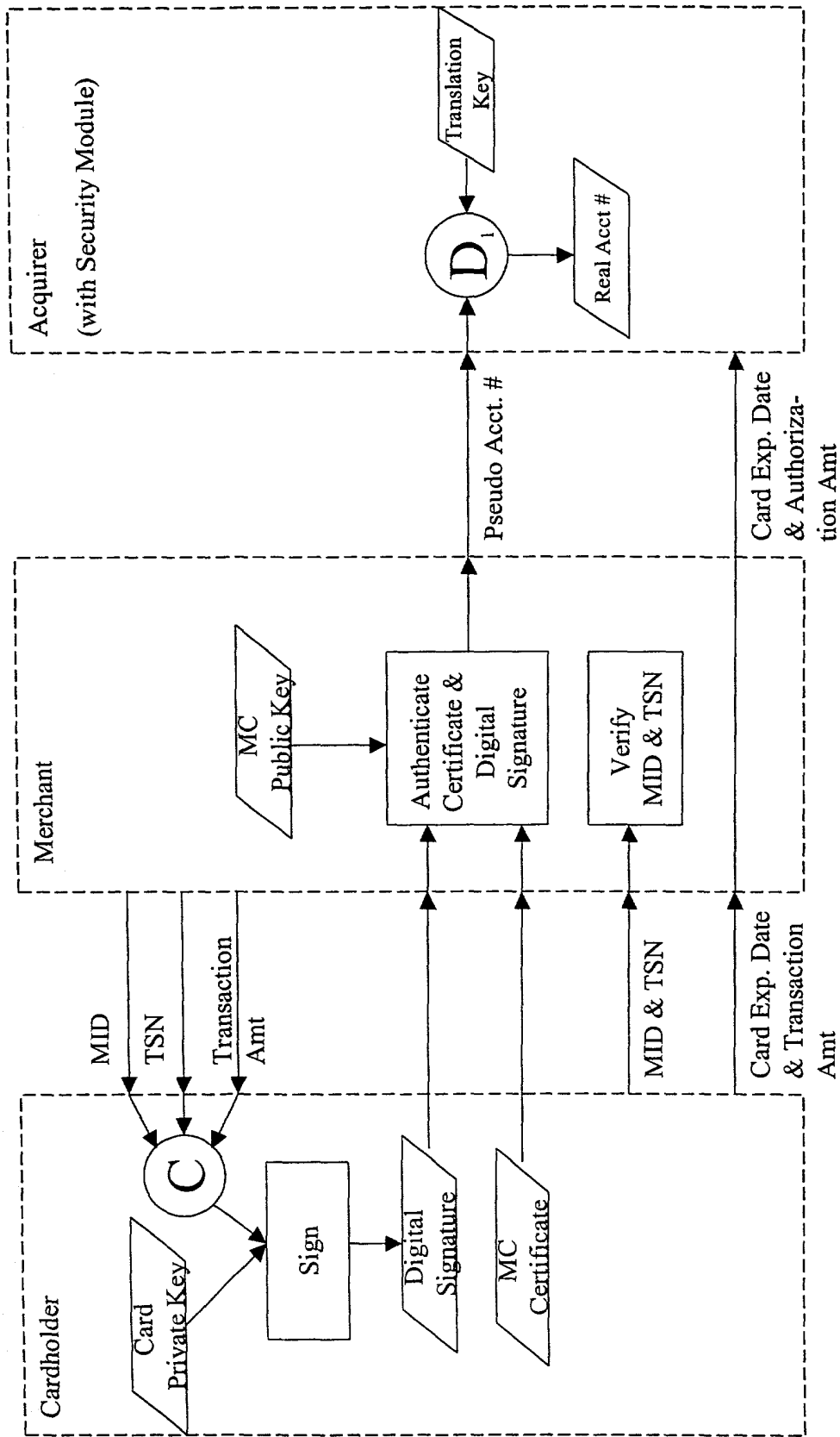


Fig. 4b
Public Key Authentication

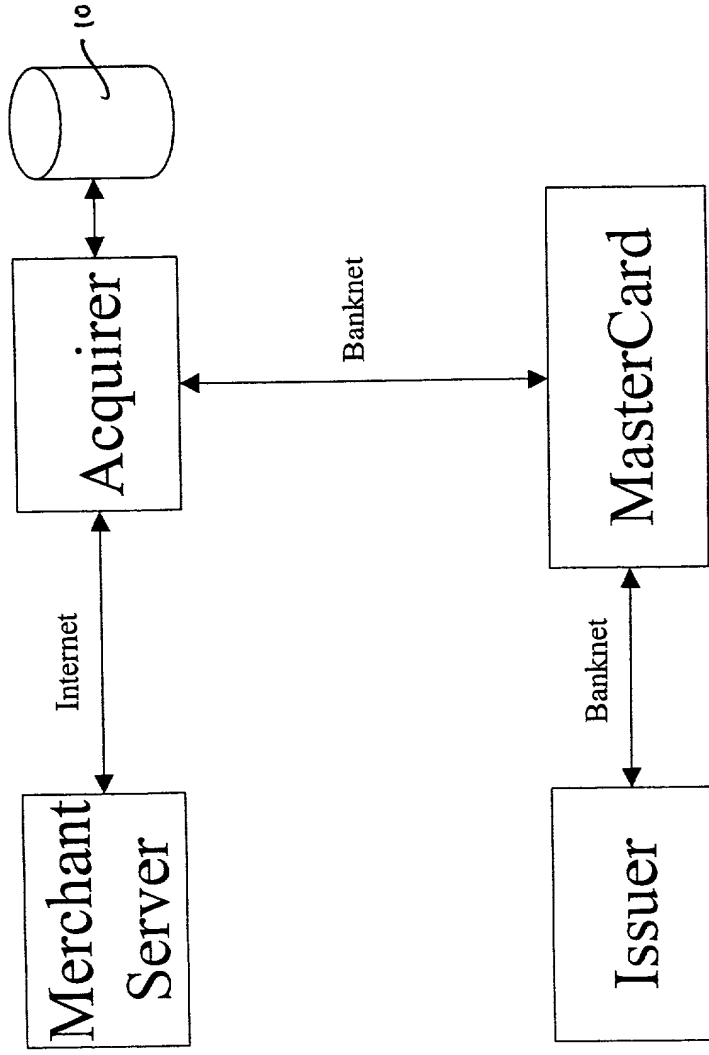


Fig. 5
Clearing & Settlement

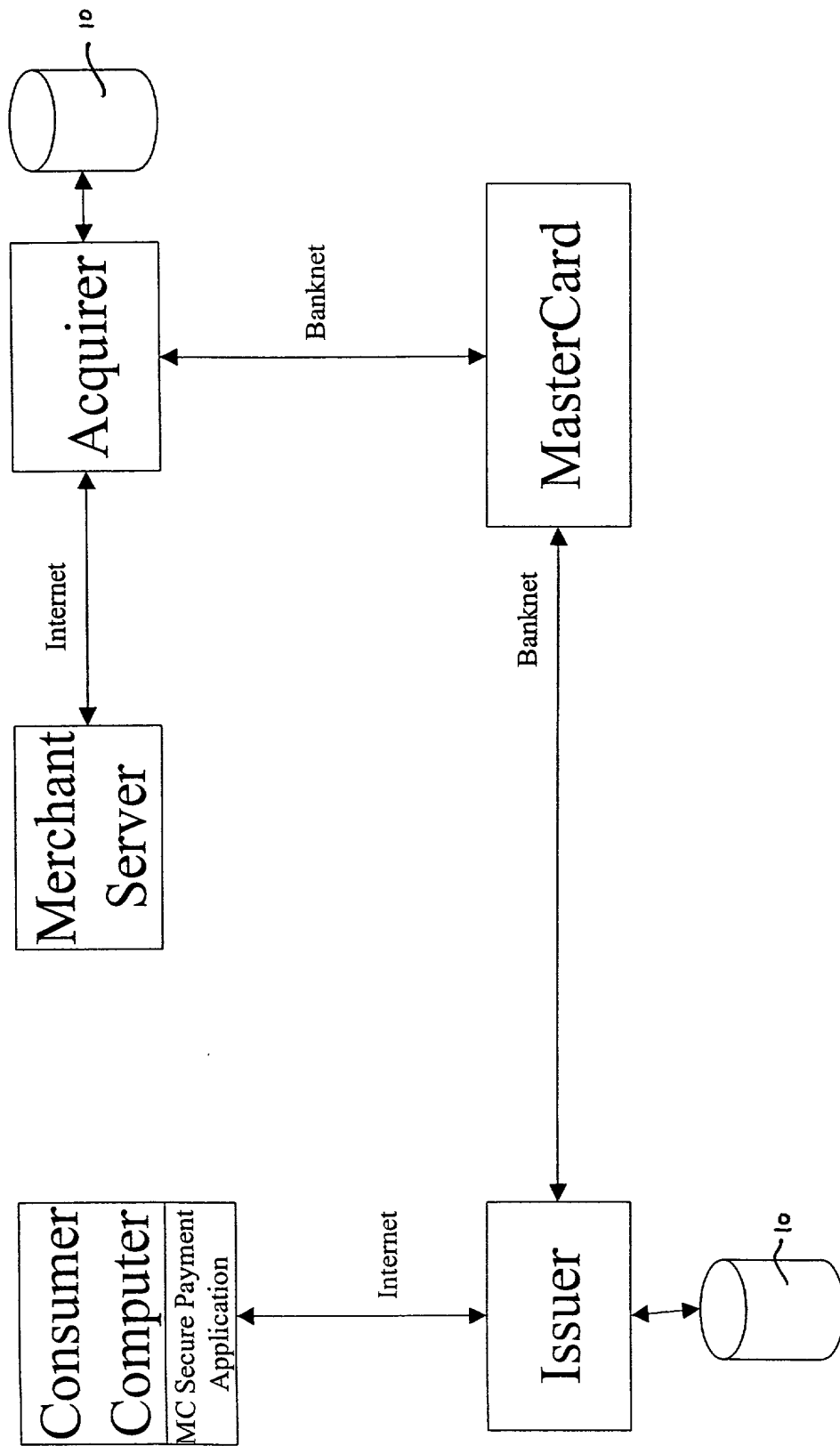


Fig. 6

Exception Processing